

DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT

RENTAL HOUSING GUIDE

**A Guide Identifying Public Sources
of Housing Financial
and Informational Assistance
Relating to
Low- and Moderate-Income Rental Housing**

March 2006

PUBLIC SOURCES OF HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE RELATING TO LOW- AND MODERATE-INCOME RENTAL HOUSING

This guide provides a listing of various resources relating to low- and moderate-income rental-occupied housing. The programs described are for the funding of facility purchases, construction, rehabilitation, lead based paint abatement activities, energy conservation and accessibility improvements. In addition, various informational contacts related to rental housing are listed.

Requirements for programs and resources are subject to continuous funding and regulatory changes that affect availability. Please be aware that agencies administering funds have separate eligibility restrictions. Income of tenants, size of facility, location of facility, sponsor type, and profit generated by facility could affect eligibility.

This guide was prepared by:

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P.O. Box 7970
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<http://www.commerce.state.wi.us/cd/>**

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HOUSING DEVELOPMENT & REHABILITATION RESOURCES

(ORGANIZED BY AGENCY)

Department of Commerce, Division of Housing and Community Development (DHCD)

P.O. Box 7970
Madison, WI 53707-7970
Fax: (608) 266-5381
<http://www.commerce.state.wi.us/cd/>

a) Community Development Block Grant (CDBG)

- Provides HUD funds through an annual cycle to local units of government for rehabilitation, as well as accessibility improvements for owner-occupied or rental-occupied low- to moderate-income housing.

CONTACT: DHCD, P.O. Box 7970, Madison, WI 53707-7970, for a list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/housing/cd-boh-Community-Development-Block-Grant-CDBG.html>. For communities under the HUD CDBG Entitlement program, see Appendix B.

b) Special Projects Program

- Provides funds for specific community development projects that support continued community stability and growth. It incorporates several project based funding sources under one “umbrella”. Funding includes Small Cities CDBG funds (Public Facilities, Public Facilities-Economic Development, CDBG-Housing special projects) state brownfield grants, Community Based Economic Development (CBED), and HOME Construction funds.
- Local governments, nonprofit agencies and their partners can access funds for adding affordable housing units and other local projects benefiting low/moderate income households by submitting a pre-application anytime throughout the year (continuous funding cycle). Once submitted, Commerce staff will work with the applicant to identify available resources from Commerce and other agencies, including technical and financial assistance.

CONTACT: Caryn Stone, (608) 267-3682, Caryn.Stone@Wisconsin.gov

c) HOME Rental Housing Development (RHD)

- Provides HUD HOME funds to local organizations including those designated as Community Housing Development Organizations (CHDOs) for acquisition, rehabilitation or new construction of rental housing projects for low-income persons in non-entitlement

areas. For-profit developers may participate as co-owners with a CHDO entity, or in conjuncture with the Wisconsin Housing and Economic Development Authority.

- Units must serve residents whose annual incomes do not exceed 60% of the County Median Income.
- Awards up to \$30,000 per unit (up to \$60,000 per unit for certain projects serving tenants at or below 30% of CMI) for a development with a maximum of 11 HOME-assisted units. RHD funds are available as conditional grants to CHDOs.
- DHCD application cycles are held up to four times each year, with application deadlines (dependant on fund availability).

CONTACT: Mary Frances Troudt, (608) 267-0602, Mary.Troudt@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970.

For a list of State authorized CHDOs see Appendix B for HUD HOME Entitlement areas.

d) Rental Rehabilitation Programs (RRP)

- Provided to owners of rental housing units for repairs and improvements.
- Awards up to 75% of the necessary rehabilitation costs with a maximum of \$24,999 per unit.
- Requires 90% of the project to be occupied by residents with incomes no more than 60% of the area median income.
- Funded by the state's HUD Home Investment Partnership Program, and repayments of RRP funds, through selected local communities and non-profit agencies that each determine their own subsidy terms.

CONTACT: A RRP grantee (see Appendix D) or Sandi Capps, (608) 267-6908, Sandi.Capps@Wisconsin.gov, DHCD, P.O. Box 7970, Madison, WI 53707-7970.

Federal Home Loan Bank of Chicago

Community Investment Department
111 East Wacker Drive
Chicago, IL 60601
Phone: (312) 565-5824
Fax: (312) 565-6947
<http://www.fhlbc.com/>

a) Affordable Housing Program (AHP)

- Available from Federal Home Loan Bank of Chicago member financial institutions through twice-a-year competition (includes Wisconsin).
- Provides AHP loans or grants to not-for-profit organizations or public entities to finance the purchase, construction or rehabilitation of affordable housing.
- Requires that at least 20% of the units benefit very-low-income individuals with affordable rent that is sustained for at least 15 years.

b) Community Investment Programs (CIP)

- Available on an ongoing basis through bank members to benefit affordable housing development.
- Offers funds as discounted advances and standby letters of credit at below-market interest rate advances for financing the purchase, development or rehabilitation of housing stock.
- Must benefit residents whose incomes do not exceed 115% of the county median income (CMI).

Housing Assistance Council (HAC)

1025 Vermont Avenue, NW, Suite 606
Washington, DC 20005
Phone: (202) 842-8600
Fax: (202) 347-3441
www.ruralhome.org

This national non-profit agency provides services for local organizations including technical assistance, training and special projects. It also administers predevelopment, site development and acquisition/construction discounted 3-year loan programs generally targeted to rural areas under 25,000 in population and for the benefit of very low- to low-income households. For projects proposed in Wisconsin CONTACT: HAC Midwest Office, Nicole Opfer, Director, 10920 Ambassador Drive, Suite 220, Kansas City, MO 64153, (816) 880-0400, Fax: (816) 880-0500, midwest@ruralhome.org

Housing and Urban Development (HUD), U.S. Department of

Henry Reuss Federal Plaza
310 West Wisconsin Avenue, #1380
Milwaukee, WI 53203-2289
Phone (for multi-family housing): (414) 297-3214
Fax: (414) 297-3947
TTY: (414) 297-1423
www.hud.gov

a) Section 202/811

- Provides capital advances under an annual competition to non-profit organizations for rehabilitation or construction of affordable multi-family rental and co-op housing for elderly persons and persons with disabilities.
- The Section 202 program requires residents to be 62 years of age or older.
- The 811 program applies to residents who are physically or developmentally disabled, mentally ill or diagnosed with AIDS.

b) Multi-family FHA Mortgage Insurance

- Provides federal mortgage insurance for private lenders to finance construction or rehabilitation of multi-family properties, nursing homes, intermediate care facilities or board and care homes. Available to some public agencies (nursing homes only).
- Limited to facilities that accommodate 20 or more patients who require skilled nursing care, medical services, or care provided by licensed or trained personnel.
- Requires board and care facilities to contain no fewer than five one-bedroom or efficiency units.

Local Governments/Housing Authorities

- Local governments or housing authorities (over 100 housing authorities operate throughout the state) are authorized to float mortgage revenue bonds for financing local housing projects serving low-income households.
- Local governments can provide support to affordable housing through activities such as donation or below cost transfers of tax delinquent property, property tax reduction for qualifying lots, site clearing and infrastructure improvements.
- Tax Incremental Financing (TIF) is a financing redevelopment tool. The community determines the assessed value of property in an area before improvement and uses any increase in the property tax from the increased value of the property after development to support construction of streets or other public improvements in that area. Authorization for a TIF district is approved through the Wisconsin Dept. Of Revenue, (608) 261-5335, tif@dor.state.wi.us
- Local governments can access state trust fund loans for various public works and improvements that could benefit affordable housing projects through the Board of Commissioners of Public Lands, State Trust Fund Loan Program, P.O. Box 8943, Madison, WI 53708-8943, (608) 266-0034, bruce.vandezande@bcpl.state.wi.us
- Contact local government or housing authority.

National Development Corporation/National Cooperative Bank

Affordable Housing Team
National Cooperative Bank
1725 Eye Street, NW, Suite 600
Washington, DC 20006
Phone: (202) 336-7700 or (800) 955-9622
Contact: Joseph Diggs: (202) 336-5470
www.ncb.com

Provides predevelopment, permanent, and line of credit financing for a range of affordable housing activities on behalf of housing cooperatives, mutual housing associations, co-housing projects, and rental housing sponsored or owned by community-based organizations and housing developers.

Rural Development, USDA

Rural Housing Service
U.S. Department of Agriculture
4949 Kirschling Court
Stevens Point, WI 54481
Phone: (715) 345-7620
www.rurdev.usda.gov

- Provides direct federal loans (515), with interest reductions in some cases, or mortgage guarantee programs (538) for the development or rehabilitation of affordable multi-family housing in non-metropolitan areas.
- Through the 514 program, loans are available for farm labor housing projects.
- Provides financial assistance to housing authorities, non-profit, and limited-profit developers for rehabilitation, construction or purchase of multi-family housing.
- Community facility grant program can support publicly owned group homes.

Veterans Affairs, Department of

P.O. Box 7843
30 W. Mifflin St.
Madison, WI 53707-7843
Phone: (800) WIS-VETS (800-947-8387) or (608) 266-1311
E-mail: wdvaweb@dva.state.wi.us
<http://dva.state.wi.us/>

- Funded by both state and federal programs. Applicants must meet income and veteran eligibility requirements.
- Provides mortgage loan funds at below-market interest rate with a minimal downpayment for construction, rehabilitation or purchase of a home.
- Limited to four units per facility, and the veteran borrower must occupy one unit.

Wisconsin Health and Education Facilities Authority (WHEFA)

18000 West Sarah Lane, Suite 140
Brookfield, WI 53045-5841
Phone: (262) 792-0466
Fax: (262) 792-0649
E-mail: info@whefa.com
www.whefa.com

- Provides loans through tax-exempt revenue bonding for the development of non-profit health care facilities.
- Includes community-based residential facilities and continuing care retirement communities.

Wisconsin Housing and Economic Development Authority (WHEDA)

www.wheda.com

201 W. Washington Ave.
Suite 700
P.O. Box 1728
Madison, WI 53701-1728
Phone: (608) 266-7884
1-800-334-6873
Fax: (608) 267-2440

101 W. Pleasant St.
Suite 100
Milwaukee, WI 53212-3962
Phone: (414) 227-4039
1-800-628-4833
Fax: (414) 227-4704

a) Affordable Housing Tax Credit Program

- Provides federal income tax credits (9% or 4%) for construction, rehabilitation and preservation of affordable rental housing in Wisconsin.
- Requires owners to maintain the project as low-income housing for 30 years. Rent limits must be maintained during this duration as well.
- Requires resident income restrictions based on the county median income.
- Requires a minimum of 20% of the housing units in the project to have residents with incomes of 50% or less of the area median, OR at least 40% of the housing units occupied by persons with incomes of 60% or less of the area median.
- Limits gross rent (including utilities) charged to the tenant to 30% of the individual's income.
- Construction and permanent financing is also potentially available for developments eligible for Affordable Housing Tax Credits.

b) Foundation Grant

- Provides grant funds to non-profit sponsors to help meet the housing needs of low- and moderate-income elderly, disabled or persons in crisis.
- Applications for the competition for funds are available early in each year, and awards are made in late spring.

c) Housing Improvement Loan Program (HILP)

- Provides mortgage loan funds for rehabilitation and improvements for one- to four-unit owner-occupied dwellings.
- For low- to moderate-income owners. Loans range from \$1,000 to \$15,000 with a maximum term of 15 years.

d) Multi-Family Taxable Revenue Bond Loan

- Provides 30-year, fixed-rate non-recourse mortgage loans through the sale of taxable bonds. Commonly used by developers of tax credit projects.
- Requires owners to reserve 85% of the available housing units for at least 15 years for residents not exceeding 60% of the county median income.
- For-profit entities, non-profit organizations, and other entities meeting WHEDA-established criteria are eligible sponsors.

e) Multi-Family Tax-Exempt Revenue Bond Loan

- Provides construction and long-term financing for new construction, purchase or rehabilitation of existing buildings for multi-family rental housing.
- For-profit and non-profit entities or other entities meeting WHEDA-established criteria are eligible sponsors.
- Sponsors must have at least 20% of the project units available for households with incomes not exceeding 50% of the county median income; also may be used for facilities that reserve 40% of the housing units for residents who have incomes up to 60% of the county median income.
- Total rent plus tenant-paid utilities cannot exceed 30% of respective county median income levels.

OTHER ASSISTANCE

1. *Brownfields*

For information/assistance on liability protections and funding sources regarding abandoned or underused sites that are not redeveloped because of perceived or actual contamination contact: Jason Scott, Wisconsin Department of Commerce, (608) 261-7714, Jason.Scott@Wisconsin.gov; or Darsi Foss, Wisconsin Department of Natural Resources, (608) 267-6713, darsi.foss@Wisconsin.gov

2. *Condominium Regulation*

The requirements relating to condominiums may be found in Ch. 703, Wis. Stats. No state agency administers that chapter. Violations of law can be enforced by the Attorney General, district attorneys or through civil court actions. Website: <http://folio.legis.state.wi.us>

3. *Construction and Renovation*

- Wisconsin's uniform dwelling code is available online at www.commerce.state.wi.us Click on "Safety and Buildings," then click on "Codes." Select "Comm 20-25 Uniform Dwelling." Copies may be ordered from DOA Document Sales, 1-800-DOC-SALE.
- Matches consumers with local contractors and designers: www.improvenet.com
- Site of the National Association of the Remodeling Industry: www.nari.org
- Articles on ideas for renovating homes: www.remodeling.hw.net
- Advice about how to renovate and repair homes: www.doityourself.com
- A search engine to help find building products and services: www.build.com
- An information source for the home building industry: <http://www.builderonline.com/>
- Environmentally friendly construction information: www.greenbuildhome.org

4. Elderly and Disabled Housing and Long-term Care

- Information for elderly and disabled residents long-term care facilities, contact Board on Aging and Long-Term Care (800) 242-1060, <http://longtermcare.state.wi.us/>
- Independent Living Centers (see Appendix C) can provide advice on housing accessibility improvements and modifications.
- Elder Care Locator: A service of the National Association of Agencies on Aging, it identifies community resources available to older adults throughout the U.S. (800) 677-1116, <http://www.eldercare.gov>
- Local county aging units or local human service agency: <http://www.dhfs.state.wi.us/>
- Information on issues relating to residential care apartment complexes including consumers guide, administrative rule and a current list of facilities, contact: Department of Health and Family Services, Bureau of Quality Assurance, (608) 243-2355; <http://www.dhfs.state.wi.us/>
- Information relating to the development and operation of affordable apartment-style assisted living, <http://www.wiaffordableassistedliving.org/> Topics include market regulation, design, financing, operations and sources of funding for resident care. It also includes links to a number of useful sites.

5. Fair Housing

It is illegal to discriminate against people in housing based on race, color, sex, national origin, religion, disability, or family status according to both state and federal law. In Wisconsin it is also illegal to discriminate based on ancestry, marital status, age, sexual orientation, or lawful source of income for housing. In addition, some local fair housing laws include more bases of discrimination so it is worthwhile to check with the local equal rights division to see if local, state, or federal law applies more favorably to the specific situation.

- For information on Fair Housing issues contact HUD (414) 297-3214 <http://www.hud.gov/offices/fheo/index.cfm>, Wisconsin Equal Rights Division (608) 266-6860, TTY (608) 264-8752, http://www.dwd.state.wi.us/er/discrimination_civil_rights/open_housing_law.htm, Metropolitan Milwaukee Fair Housing Council, (414) 278-1240, <http://www.fairhousingwisconsin.com/>, Fair Housing Center of Greater Madison, (608) 257-0853, Fair Housing Center of Northeastern Wisconsin (920) 733-7417.
- To file a Fair Housing complaint contact Fair Housing Council Statewide Complaint Intake No. (877) 647-3247, or the HUD Washington DC Housing discrimination Hotline (800) 669-9777, TTY (800) 927-9275.
- For information on legal issues contact Legal Action of Wisconsin, (800) 362-3904, <http://www.legalaction.org/legalservices.htm> or the Milwaukee Bar Association, (414) 274-6760, <http://www.milwbar.org/>

6. Federal National Mortgage Association (Fannie Mae)

Information, award competitions for local housing organizations, a listing of Fannie Mae properties for sale, and community development lending tools. (800) 732-6643, Chicago Regional Office (312) 368-7174, www.homepath.com.

7. Foundations (Wisconsin)

Information about Wisconsin-based foundations (there are over 950), some of which contribute to housing activities, is available in print and electronic formats. Contact the Centers for information, prices and other ordering details.

CONTACT: Grants Information Center, Reference Dept. – UW Memorial Library, 728 State St., Madison, WI 53706, (608) 262-8569, Fax: (608) 262-2649, Email: grantsinfo@library.wisc.edu, www.library.wisc.edu/libraries/Memorial/grantshp.htm OR Marquette University - Raynor Memorial Libraries, 1355 West Wisconsin Ave., P.O. Box 3141, Milwaukee, WI 53233-3141, Order inquiries: (414) 288-1500, Demonstration versions: (414) 288-1515, www.mu.edu/fic

8. Foundations (National)

The center disseminates current information on foundation and corporate giving. Through library collections, grant seekers have free access to core Center publications plus a wide range of books, periodicals, and research documents relating to foundations and philanthropy.

CONTACT: The Foundation Center, 79 Fifth Avenue, New York, NY 10003-3076, (212) 620-4230, (800) 424-9836, <http://www.fdncenter.org/>

9. Historic Preservation Tax Credit (federal) and Wisconsin Supplement

- Provides 20% federal and 5% state income tax credits for rehabilitation of historic buildings used for income-producing purposes, including residential rental. Site work and additions are excluded.
- Property must be a historic building that is listed in the National Register of Historic Places, contributes to a National Register historic district, or is determined through the application process to be eligible for listing in the National Register.
- Federal and state tax credit applications are submitted to the Wisconsin Historical Society. To qualify for the state 5% credit, applications must be approved before work begins.

CONTACT: Wisconsin Historical Society, 816 State St., Madison, WI 53706, (608) 266-6491, <http://wisconsinhistory.org/hp/funding.asp>

10. Homeless Assistance Programs Wisconsin Department of Commerce, Division of Housing and Community Development (DHCD)

- Administers federal and state programs that provide shelter and services for homeless individuals and families.
- Funded under the HUD Homeless Assistance Act, HUD Continuum of Care, State Shelter Subsidy Grants, State Transitional Housing Programs, and Projects for Assistance in Transition from Homelessness.
- Awarded at various times during the year to nonprofits and local governments.
- An inventory of homeless and other services provided in Wisconsin is available through <http://www.wifrontdoor.org>

CONTACT: Patti Glassburn, (608) 266-8273, Patti.Glassburn@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970, for information on current grantees.

11. Indoor Air Quality (IAQ)

- Pesticides: National Pesticides Information Service, (800) 858-PEST.
- Radon: National Radon Hotline, (800) SOS-RADON; In Wisconsin, (888) 569-7236 (LOW RADON) or (608) 267-4796.
- Asbestos: DHFS Asbestos & Lead Section, (608) 261-6876.
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, <http://www.cdc.gov/>; Wisconsin Dept. of Health & Family Services, <http://www.dhfs.state.wi.us/>; the American Indoor Air Quality Council certifies mold remediation firms <http://www.iaqcouncil.org/>

CONTACT: Information on dealing with these indoor air pollutants is available from the U.S. Environmental Protection Agency (EPA), <http://www.epa.gov/iaq>; or Indoor Air Quality Information Clearinghouse (IAQ INFO), P.O. Box 37133, Washington, D.C. 20013-7133, (800) 438-4318 or (703) 356-4020, Fax: (703) 356-5386.

12. Landlords - Resources for aspiring landlords

PUBLICATIONS:

- IRS Publication 527, "Residential Rental Property," <http://www.irs.gov/> (800) 829-3676.
- "Becoming a Landlord" by Fannie Mae. Available through the Consumer Resource Center, (800) 732-6643. Ask about training classes in selected cities, <http://www.fanniemae.com/>
- "Every Landlord's Legal Guide" by Nolo Press, (800) 728-3555, <http://www.nolo.com/>

TRADE ASSOCIATIONS

- American Association of Small Property Owners, (202) 625-8330, <http://www.aaspo.org/>
- National Real Estate Investors Association, (888) 762-7342, <http://www.nationalreia.com/>

13. Landlord/Tenant Relations

For information on landlord/tenant related issues contact:

- Milwaukee area: Community Advocates, 4906 West Fond du Lac, Milwaukee, WI 53216, (414) 449-4777.
- Statewide: Tenant Resource Center, Inc., 1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006 or (877) 238-7368, trc@mail.studentorg.wisc.edu, <http://trc.studentorg.wisc.edu/>
- For landlord/tenant issues and to order the landlord/tenant publication, "The Wisconsin Way": Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP), 2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128, <http://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.jsp>.

14. Lead Based Paint Hazard Programs and Information

a) Previously Mentioned Programs

Many of the programs identified previously can be utilized to help finance lead paint hazard activities in residences occupied by low- and moderate-income households.

b) HUD Lead Hazard Reduction Program

The WI Division of Energy and WI Department of Health and Family Services, Division of Health, and the City of Milwaukee fund efforts to reduce the lead paint hazard exposure of children of low- and moderate-income families. Continued exposure to lead might result in severe health problems in children, including learning disabilities and behavior problems. Assistance can be provided to low- and moderate-income homeowners who have children under age six and who occupy houses with lead based paint hazards. Residential property owners whose buildings contain lead based paint and are occupied by low- and moderate-income tenants with children under age 6 may also be eligible for assistance. All pre-1978 housing presents the most risk.

Key elements of the program include:

- Owner-occupied houses must be occupied by families at or below 80% of the county median income (CMI) to be eligible. At least 50% of rental properties must be occupied by, or made available to be occupied by, tenants with children under age 6 whose incomes do not exceed 50% of CMI. The balance of units must be occupied by, or made available to, tenants below 80% CMI with children under age 6.
- Children under age 6 living in the unit must have a blood test within 6 months prior to construction activities in order for the family to receive assistance. Priority will be given to households occupied by children that have high levels of lead in their blood.
- Hazard reduction activities will be determined by State certified risk assessors, and certified workers and contractors will perform the work.
- All units receiving assistance must pass federal clearance levels for lead in dust at the completion of the project.

CONTACT: In the City of Milwaukee, Johnston Community Health Center, Lead Program, 1230 W. Grant Street, Milwaukee, WI 53202, and (414) 286-5987. In other state areas, information and applications may be requested from the nearest public health office, the local weatherization program operator (see Appendix E) or Deborah Thomas at the

Department of Administration/Division of Energy, P.O. Box 7868, Madison, WI 53707-7868, (608) 266-6789, Deborah.Garrettthomas@Wisconsin.gov

c) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or availability of lead hazard controls contact: local county health departments or Department of Health and Family Services, Division of Health, (608) 266-5817, Fax (608) 267-0402 www.dhfs.wisconsin.gov/lead
- For information on certified risk assessors, consultants, inspectors and abatement contractors, contact the Division of Health's Asbestos and Lead Unit at (608) 261-6876. Fax: (608) 266-9711. Website: <http://dhfs.wisconsin.gov/waldo/>
- For a listing of certified laboratories for testing paint for the presence of lead and copies of the "Protect Your Family From Lead in Your Home" pamphlet and other information contact National Lead Information Center, (800) 424-5323, HUD Office of Healthy Homes and Lead Hazard Control www.hud.gov/offices/lead; or the National Center for Healthy Housing, 10227 Wincopin Cr., Suite. 205, Columbia, MD 21044-3400, (410) 992-0712, <http://www.centerforhealthyhousing.org/>

15. Manufactured Housing/Mobile Homes

- For information on mobile home parks, manufactured mobile homes or dealers: Wisconsin Department of Commerce, Division of Safety and Buildings, (608) 264-9596, <http://www.commerce.state.wi.us/SB/SB-ManufacturedMobileHomesProgram.html>
- For information on how to buy and finance manufactured homes, and HUD resources on manufactured housing and other specifications and definition of manufactured housing: www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm
- For information on manufactured housing from the Manufactured Housing Institute: www.mfghome.org

16. Minority Business Development Fund

- Funds may be provided to ethnic minority business owners for profit-based residential group homes that generate employment opportunities.
- Available when an applicant has exhausted all other avenues of financing.

CONTACT: Department of Commerce, John Stricker, John.Stricker@Wisconsin.gov (608) 261-7710.

17. Mortgage Banking

- For information on mortgage banking and other related financial services issues, as well as consumer credit transactions,

CONTACT: Department of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608) 261-7578; www.wdfi.org

18. Real Estate

For information on real estate agent, appraiser and inspector issues contact:

- Wisconsin Department of Regulation and Licensing, (608) 266-5511 www.drl.state.wi.us
- HUD real estate settlement procedures: www.realtor.com

19. Relocation

Relocation Assistance--Under Wisconsin Relocation Law, public agencies and local governments undertaking publicly-funded activity that displaces persons from their homes, farms or businesses are required to file a relocation plan with the state's Relocation Unit. The goal is to minimize hardship to persons affected.

- Chapter 32, Wisconsin Statutes, <http://www.legis.state.wi.us/statutes/97Stat0032.pdf>
- Comm 202, Wisconsin Administrative Code, <http://www.legis.state.wi.us/rsb/code/comm/comm202.pdf>
- Federal Acquisition, Appraisal and Relocation Law, <http://www.fhwa.dot.gov/realestate/act.htm>
- HUD Relocation Assistance, <http://www.hud.gov/offices/cpd/library/relocation/index.cfm>

CONTACT: Department of Commerce, Deanna Loewenhagen, (608) 264-7822, Deanna.loewenhagen@Wisconsin.gov for further assistance.

20. Rental Assistance

a) Homeless Prevention Program (formerly: Housing and Direct Assistance Program) Emergency Shelter Grant, Home Tenant Based Rental Assistance – Division of Housing and Community Development

- Provides funds to local non-profit or governmental sponsors to pay for short-term rental assistance and security deposits for low-income tenants to prevent homelessness.

CONTACT: Judy Wilcox, (608) 266-9388, Judy.Wilcox@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970, for information.

b) Section 8 Certificates/Vouchers – U.S. Department of Housing and Urban Development

- Provides tenant-based rental assistance to low-income persons.
- Funds are administered by local housing authorities and WHEDA.

CONTACT: A local housing agency, or HUD, Milwaukee, (414) 297-3214, Ext. 8200, or WHEDA, (800) 334-6873, www.wheda.com.

c) Currently Available Units From the Statewide Inventory of Assisted Housing

For further information on the availability of affordable rental units, contact:

- Wisconsin Housing & Economic Development Authority (800) 334-6873
www.wheda.com
- Wisconsin Front Door, www.wifrontdoor.org
- Rural Development (formerly Farmers Home Administration) (715) 345-7615
www.rurdev.usda.gov
- Housing and Urban Development (HUD), www.hud.gov (414) 297-3214

d) WIFrontDoor

WIFrontDoor is a web-based resource database program that is available to anyone who has access to the Internet. The site is divided into two major components: a centralized collection of social service agencies and programs in the state, available at <http://www.wifrontdoor.org> and a listing of affordable housing units in Wisconsin, which are available. This web site is <http://www.wifrontdoorhousing.org>. Owners can list affordable properties for free. Questions should be sent to fdhelp@commerce.state.wi.us

21. U.S. Small Business Administration (SBA) – Wisconsin

- Provides guaranteed federal funding through private lenders for the construction, acquisition or rehabilitation of a for-profit community based residential facility, assisted living facility or nursing home.
- Guarantees 80% funding for projects requiring less than \$100,000 and 75% funding for projects greater than \$100,000.

CONTACT: Small Business Administration, 310 W. Wisconsin Ave., Suite 400, Milwaukee, WI 53202, (414) 297-3941, Fax: (414) 297-1377 OR 740 Regent St., Suite 100, Madison, WI 53715, (608) 441-5263, Fax: (608) 441-5541, <http://www.sba.gov/>

22. Supported Living Programs -- Health & Family Services, WI Dept. of (DHFS)

- Provides funding to counties to assist eligible low-income long-term care recipients. This includes persons with physical, developmental or severe or persistent mental illness disabilities. Funds may be used for health, safety and accessibility in owner-occupied or rental housing.
- Program areas include Community Options Program (COP), Community Integration Program (CIP), Katie Beckett and medical assistance.

CONTACT: A local human services agency;

For elderly and assisted living households, contact a local County Aging Office or Bureau of Aging and Long Term Care and Resources, 1 W. Wilson Street, P.O. Box 7851, Madison, WI 53707-7851, (608) 266-2536; Fax: (608) 267-3203.

Bureau of Developmental Disabilities Services, (608) 266-0805; Fax: (608) 261-6752. Bureau of Quality Assurance, (608) 266-8481 Fax (608) 276-0352

<http://www.dhfs.state.wi.us/> (click on Programs & Services).

Wisconsin Health & Family Services/Wisconsin Housing & Economic Development

<http://www.wiaffordableassistedliving.org/>

23. Urgent Need Programs

For addressing emergency housing needs experienced by low-income people in various Communities contact:

- In Milwaukee: A-Call, (414) 302-6633.
- In non-metropolitan areas: Rural Housing, Inc, 4506 Regent St, Madison, WI 53705. Phone: (608) 238-3448 or (888) 400-5974 Fax: (608) 238-2084.

- Local county Red Cross, Salvation Army or social services for emergency aid
- Damage due to local disaster: Roxanne Gray, Roxanne.gray@dma.state.wi.us
Wisconsin Emergency Management, (608) 242-3211.
- Energy Crisis with fuel bills or furnace repairs, Wisconsin Home Energy Assistance Program (WHEAP): Contact your county/local agency or the Energy Services Office at, (866) 432-8947, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us

24. Weatherization & Energy Efficiency

a) Targeted Home Performance

- Assists consumers in incorporating energy efficiency improvements to homes through local weatherization agencies and qualified contractors and consultants.
- Beneficiaries must meet the required income qualification (currently above 150% but below 200% of the federal poverty guidelines). 90% grants available for installed measures.

CONTACT: Focus on Energy, (800) 762-7077, (608) 249-9322, <http://www.focusonenergy.com/>
211 S. Paterson, 3rd Floor, Madison, WI 53703.

b) Low-Income Weatherization Program

- Provides funding through local weatherization operators for units occupied by low-income persons (at or below 150% of poverty, receiving TANF or SSI).
- Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.

CONTACT: A local weatherization operator (see Appendix E) or the Dept. of Administration, Division of Energy, P.O. Box 7868, Madison, WI 53707-7868 (866) 432-8947,
<http://www.heat.state.wi.us>

c) Rental Weatherization Program

Many residential properties in Wisconsin, when use after sale will be rental, have to meet minimum energy conservation standards at the time of ownership transfer. Private state-certified inspectors are hired by owners to check properties for compliance with the standards. The Register of Deeds in each county will not record the transfer of a property unless:

- An inspector has certified the property; or
- The buyer has filed a Stipulation to bring it up to Rental Weatherization Code within a year; or
- The property or transfer is shown on the Real Estate Transfer Return to be excluded from the Code; or
- The buyer has filed a Waiver with the Department of Commerce stating that the building will be demolished within two years.

CONTACT: Wisconsin Department of Commerce, Tom Kasper, (608) 267-7586.
Tkasper@wisconsin.gov, <http://www.commerce.state.wi.us/SB/SB-RentalWeatherizationProgram.html>

APPENDIX:

WISCONSIN DIRECTORIES

2006 APPROVED COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)

| <u>ORGANIZATION</u> | <u>CONTACT</u> | <u>PHONE & FAX NUMBER</u> |
|--|--|--|
| ADVOCAP, Inc. P.O. Box 1108 Fond du Lac, WI 54936-1108 Service Area: Fond du Lac, Green Lake & Winnebago Counties | Michael S. Bonertz Executive Director | T - (920) 922-7760 F - (920) 922-7214 mikeb@advocap.org |
| Bolton Refuge House, Inc. P.O. Box 482 Eau Claire, WI 54702 Service Area: Eau Claire County | Gerald Wilkie Executive Director | T – (715) 834-0628 boltonrefugehouse@charter.net |
| CAP Services, Inc. 5499 Hwy. 10 East Stevens Point, WI 54481-9116 Service Area: Marquette, Outagamie, Portage, Waupaca & Waushara Counties | Karl Pnazek President CEO | T - (715) 343-7509 kspnazek@capmail.org |
| Central Wisconsin CAC, Inc. P.O. Box 430 Wisconsin Dells, WI 53965 Service Area: Adams, Columbia, Dodge, Juneau & Sauk Counties | Fred Hebert Executive Director | T - (608) 254-8353 F - (608) 254-4327 cwcac.loan@verizon.net |
| Community Action Coalition for South Central Wisconsin, Inc. 1717 N. Stoughton Road Madison, WI 53704-2605 Service Area: Dane, Jefferson & Waukesha Counties | Greta C. Hansen Executive Director | T - (608) 246-4730 F - (608) 246-4760 ghansen@cacscw.org |
| Community Action, Inc. of Rock & Walworth Counties 2300 Kellogg Avenue Janesville, WI 53546-5999 Service Area: Rock & Walworth Counties | Lisa Furseth Executive Director | T - (608) 755-2470 F - (608) 755-2681 lfurseth@community-action.org |
| Couleecap, Inc. 201 Melby St. Westby, WI 54667-1096 Service Area: Crawford, LaCrosse, Monroe & Vernon Counties | Grace Jones Executive Director | T - (608) 634-7366 F - (608) 634-3134 gracej@couleecap.org |
| Franciscan Ministries, Inc. 26W171 Roosevelt Road Wheaton, IL 60189 Service Area: Kenosha, Milwaukee, Racine & Winnebago Counties | Susan M. Dillberg President CEO | T - (630) 784-2562 |

| <u>ORGANIZATION</u> | <u>CONTACT</u> | <u>PHONE & FAX NUMBER</u> |
|---|---|--|
| Ho-Chunk Housing and Community Development Agency P.O. Box 730 Tomah, WI 54660 Service Area: Within the boundaries of Ho-Chunk Nation Indian Country | Myra Price Executive Director | T - (608) 374-1245 |
| Housing Partnership of The Fox Cities, Inc. P.O. Box 5101 Appleton, WI 54913-5101 Service Area: Outagamie & Winnebago Counties | Katherine Kamp Executive Director | T - (920) 731-6644 F - (920) 731-7087 mail@housing-partnership.org |
| Indianhead CAA P.O. Box 40 Ladysmith, WI 54848-0040 Service Area: Burnett, Clark, Rusk, Sawyer, Taylor & Washburn Counties | Jerome Drahos Executive Director | T - (715) 532-5594 F - (715) 532-7808 jerryd@ricelakeinter.net |
| Lakeshore CAP, Inc. 540 N. 8th Street Manitowoc, WI 54220-4042 Service Area: Door, Kewaunee, Manitowoc & Sheboygan Counties | Noel Ryder CEO | T - (920) 686-8705 nryder@lakeshorecap.org |
| Movin' Out, Inc. 600 Williamson St. Madison, WI 53703 Service Area: Adams, Columbia, Dane, Dodge, Fond du Lac, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Walworth, Waushara & Winnebago Counties | Howard Mandeville Executive Director | T - (608) 251-4446 F - (608) 251-1403 info@movin-out.org |
| NEWCAP, Inc. 1201 Main Street Oconto, WI 54153-1541 Service Area: Brown, Florence, Forest, Langlade, Marinette, Menominee, Oconto, Oneida, Shawano & Vilas Counties | Robert Koller Executive Director | T - (920) 834-4621 F - (920) 834-4887 robertkoller@newcap.org |
| NHS of Richland County, Inc. P.O. Box 631 Richland Center, WI 53581-0631 Service Area: Richland County | Terry Testolin Executive Director | T - (608) 647-4949 F - (608) 647-8792 info@nhsrwi.org |
| North Central CAP, Inc. P.O. Box 1141 Wisconsin Rapids, WI 54495-1141 Service Area: Lincoln, Marathon & Wood Counties | Ron Schnyder Executive Director | T - (715) 424-2581 F - (715) 424-0771 ronnccap@charter.net |

| <u>ORGANIZATION</u> | <u>CONTACT</u> | <u>PHONE & FAX NUMBER</u> |
|--|--|--|
| Northwest Wisconsin CSA, Inc. 1118 Tower Avenue Superior, WI 54880-1523 Service Area: Ashland, Bayfield, Douglas, Iron & Price Counties | Millie Rounsville Executive Director | T - (715) 392-5127 F - (715) 392-5511 mrounsville@centurytel.net |
| Partners for Community Development, Inc. 1407 S. 13 th Street Sheboygan, WI 53081 Service Area: Manitowoc & Sheboygan Counties | Lucio Fuentes Executive Director | T - (920) 459-2780 F - (920) 459-2782 lucio@partners4cd.com |
| Project Home, Inc. 104 N. First Street Madison, WI 53704 Service Area: Dane & Green Counties | Denise Matyka Executive Director | T - (608) 246-3737 F - (608) 246-3722 denisem@projecthomewi.org |
| Renewal Unlimited, Inc. 2900 Red Fox Run Portage, WI 53901 Service Area: Adams, Columbia, Dodge, Juneau & Sauk Counties | Suzanne Hoppe Executive Director | T - (608) 742-5329 F - (608) 742-5481 shoppe@renewalunlimited.net |
| Resident Empowerment and Linkages, Inc. (REAL, Inc.) 20711 Watertown Road, Suite A Waukesha, WI 53186 Service Area: Kenosha, Racine, Rock & Walworth Counties | Bernardine Juno President | T - (262) 549-8720 F - (262) 549-8730 bjuno@hebronhouse.org |
| Southeastern Wisconsin Housing Programs, Inc. P.O. Box 421 Burlington, WI 53104 Service Area: Kenosha, Racine, Rock & Walworth Counties | Arturo Gonzales Executive Director | T - (262) 763-7851 sewhc@sbcglobal.net |
| Southwestern Wisconsin CAP, Inc. 149 N. Iowa Street Dodgeville, WI 53533-1589 Service Area: Grant, Green, Iowa, Lafayette & Richland Counties | Walter Orzechowski Executive Director | T - (608) 935-2326 F - (608) 935-2876 wallyo@swcap.org |
| Wausau Area Hmong Mutual Association, Inc. 1109 Sixth Street Wausau, WI 54403 Service Area: Marathon County | Peter Yang Chief Operating Officer | T - (715) 842-8390 F - (715) 842-9202 pyang@wausauhmong.org |

| <u>ORGANIZATION</u> | <u>CONTACT</u> | <u>PHONE & FAX NUMBER</u> |
|---|--------------------------------------|--|
| Wausau Area Housing Development Corp. P.O. Box 2137 Wausau, WI 54403 Service Area: Marathon County | Terry Winchell President | T - (715) 847-4259 terry.winchell@micorp.com |
| West Central WI CAA, Inc. 525 Second Street P.O. Box 308 Glenwood City, WI 54013 Service Area: Barron, Chippewa, Dunn, Pepin, Pierce, Polk & St. Croix Counties | Peter Kilde Executive Director | T – (715) 265-4271 F – (715) 265-7031 pkilde@wcap.org |
| Western Dairyland EOC, Inc. 23122 Whitehall Road P.O. Box 125 Independence, WI 54747-0125 Service Area: Buffalo, Eau Claire, Jackson & Trempealeau Counties | James Schwartz Executive Director | T - (715) 985-2391 F - (715) 985-3239 wolfgang@westerndairyland.org |

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS

Community Development Block Grant (CDBG)

| | |
|------------------------|----------------------|
| Appleton | 920/832-5924 |
| Beloit | 608/364-6703 |
| Dane County* | 608/261-9782 |
| Eau Claire | 715/839-4943 ext. 20 |
| Fond du Lac | 920/322-3443 |
| Green Bay | 920/448-3411 |
| Janesville | 608/755-3107 |
| Kenosha | 262/653-4048 |
| LaCrosse | 608/789-7512 |
| Madison | 608/261-9240 |
| Milwaukee | 414/286-3842 |
| Milwaukee County | 414/278-4880 |
| Neenah | 920/751-4661 |
| Oshkosh | 920/236-5057 |
| Racine | 262/636-9151 |
| Sheboygan | 920/459-3383 |
| Superior | 715/395-7377 |
| Waukesha** | 262/548-7921 |
| Wausau | 715/261-6686 |
| Wauwatosa | 414/479-8957 |
| West Allis | 414/302-8460 |

HOME Investment Partnership Program (HOME)

| | |
|---|----------------------|
| Dane County* | 608/261-9782 |
| Eau Claire | 715/839-4943 ext. 20 |
| Green Bay | 920/448-3411 |
| Kenosha | 262/653-4048 |
| LaCrosse | 608/789-7512 |
| Madison | 608/261-9240 |
| Milwaukee | 414/286-3842 |
| Milwaukee County | 414/278-4880 |
| Racine | 262/636-9151 |
| Rock County | 608/755-3107 |
| Waukesha/Washington/Jefferson/Ozaukee** | 262/548-7921 |

*Following are communities in **Dane County** that **ARE ELIGIBLE** for non-entitlement funds:

Belleville, Brooklyn, Cottage Grove, Dane, DeForest, Edgerton, Maple Bluff, Mazomanie, Rockdale

Following are communities in **Waukesha and **Jefferson Counties** that **ARE ELIGIBLE** for non-entitlement funds:

Chenequa, Oconomowoc Lake, Sullivan

INDEPENDENT LIVING CENTERS AND SERVICE AREAS

Access to Independence, (608) 242-8484 or (800) 362-9877, 2345 Atwood Ave., Madison, WI 53704, info@accesstoind.org serving Columbia, Dane, Dodge and Green Counties.

Center for Independent Living for Western Wisconsin, (715) 233-1070 or (800) 228-3287, 2920 Schneider Ave. E., Menomonie, WI 54751, cilww@cilww.com serving Barron, Chippewa, Clark, Dunn, Eau Claire, Rusk, Pepin, Pierce, Polk and St. Croix Counties.

Great Rivers Independent Living Services, (608) 787-1111 or (888) 474-5745, www.greatrivers.org, 4328 Mormon Coulee Rd., La Crosse, WI 54601, advocacy@greatrivers.org serving Buffalo, Crawford, Grant, Iowa, Jackson, Juneau, La Crosse, Lafayette, Monroe, Richland, Sauk, Trempealeau and Vernon Counties.

Independence First, (414) 291-7520, Ext. 221, www.independencefirst.org, 600 W. Virginia St., Milwaukee, WI 53204-1516, kavery@independencefirst.org serving Milwaukee, Waukesha, Ozaukee and Washington Counties.

Midstate Independent Living Consultants, (715) 369-5040 or (800) 311-5044, www.newnorth.net/milc, 203 Schiek Plaza, Rhineland, WI 54501, milc@newnorth.net, serving Adams, Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas and Wood Counties.

North Country Independent Living, Inc., (715) 392-9118 or (800) 924-1220, 2231 Catlin Ave., Superior, WI 54880, ncild@superior-nfp.org serving Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn Counties.

Options for Independence, Inc., (920) 490-0500, Ext. 122, www.optionsil.com, 555 Country Club Road, Green Bay, WI 54307, kittyb@optionsil.org serving Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara and Winnebago Counties.

Society's Assets, (262) 637-9128 or (800) 378-9128, 5200 Washington Avenue, Suite 225, Racine, WI 53406, karen.olufs@sai-inc.org, serving Jefferson, Kenosha, Racine, Rock and Walworth Counties.

Wisconsin Coalition of Independent Living Centers, (608) 251-9151 or (800) 690-6665, 106 E. Doty St., Ste. 3A, Madison, WI 53703, mryan@gdinet.com.

RENTAL REHABILITATION PROGRAM (RRP) PARTICIPATING AGENCIES

| | |
|--|----------------|
| CAP Services Inc..... | (715) 343-7140 |
| Service Area: Marquette, Portage, Waupaca and Waushara Counties | |
| Central WI CAC, Inc..... | (608) 254-8353 |
| Service Area: Adams, Columbia, Dodge, Juneau and Sauk Counties | |
| Chippewa County Housing Authority | (715) 726-7933 |
| Service Area: Chippewa County | |
| Housing Authority of Walworth County | (262) 723-6123 |
| Service Area: Walworth County | |
| NHS of Richland County, Inc. | (608) 647-4949 |
| Service Area: Richland County | |
| Northwest WI CSA, Inc. | (715) 392-5127 |
| Service Area: Ashland, Bayfield, Douglas, Iron and Price Counties | |
| Oshkosh..... | (920) 236-5058 |
| Service Area: City of Oshkosh | |
| Partners for Community Development..... | (920) 459-2780 |
| Service Area: Manitowoc and Sheboygan Counties | |
| Project Home | (608) 246-3737 |
| Service Area: Limited townships and villages within Dane County and Green County | |
| Southwestern WI CAP | (608) 935-2326 |
| Service Area: Grant, Iowa and LaFayette Counties | |
| Wausau..... | (715) 261-6680 |
| Service Area: City of Wausau | |
| West Central WI CAA, Inc..... | (715) 265-4271 |
| Service Area: Barron, Dunn, Pepin, Pierce, Polk and St. Croix Counties | |

WEATHERIZATION OPERATORS AND SERVICE AREAS

ADVOCAP, Inc., (920) 426-0150, Oshkosh, steve@advocap.org, serving Fond du Lac, Winnebago and Green Lake Counties.

Ashland County Housing Authority, (715) 274-8311, Mellen, rsukanen@centurytel.net, serving Ashland, Bayfield, Iron, Oneida and Vilas Counties.

CAP Services, Inc., (715) 343-7140, Stevens Point, molson@capmail.org, serving Marquette, Portage, Waupaca, and Waushara Counties.

Central Wisconsin CAC, Inc., (608) 254-8353, Lake Delton, cwac.chris@verizon.net, serving Adams, Columbia, Juneau and Sauk Counties.

City of Superior, (715) 394-0278, Superior, matsons@ci.superior.wi.us, serving Douglas County.

Community Action, Inc. of Rock and Walworth Counties, (608) 755-2469, Janesville, iramstad@community-action.org, serving Rock and Walworth Counties.

Community Relations – Social Development Commission, (414) 906-2800, Milwaukee, nperry@cr-sdc.org, serving City of Milwaukee.

Couleecap, Inc., (608) 634-7381, Westby, toddm@couleecap.org, serving Crawford, La Crosse, Monroe and Vernon Counties.

Hartford Community Development Authority, (262) 673-8215, Hartford, tlclarenbach@ci.hartford.wi.us, serving Dodge and Washington Counties.

Indianhead CAA, (715) 532-5594, Ladysmith, jerrye@ricelakeinter.net, serving Burnett, Clark, Price, Rusk, Sawyer, Taylor and Washburn Counties.

La Casa de Esperanza, Inc., (262) 513-9274, Waukesha, andyg@lacasadeesperanza.org, serving Jefferson, Milwaukee, and Waukesha Counties.

NEWCAP, Inc., (920) 834-4621 x 119, Oconto, davetempleton@newcap.org, serving Brown, Florence, Forest, Marinette, Oconto and Shawano Counties.

North Central CAP, Inc., (715) 424-2581, Wisconsin Rapids, jimnccap@charterinternet.net, serving Langlade, Lincoln, Marathon and Wood Counties.

Outagamie County Housing Authority, (920) 731-7566, Appleton, hhosmer@outagamiehousing.us serving Calumet and Outagamie Counties.

Partners for Community Development, Inc., (920) 459-2780, Sheboygan, luciof@partners4cd.com, serving Manitowoc, Ozaukee, and Sheboygan Counties.

Project Home, (608) 246-3739, Madison, jann@projecthomewi.org, serving Dane and Green Counties.

Racine/Kenosha CAA, (262) 552-7096, Racine, trhuck451@yahoo.com, serving Kenosha and Racine Counties.

Southwestern Wisconsin CAP, (608) 935-2326, Montfort, hobrien@centurytel.net serving Grant, Iowa, Lafayette and Richland Counties.

West Central Wisconsin CAP, (715) 265-4271, Glenwood City, kpeterston@wcap.org, serving Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix Counties.

Western Dairyland EOC, (715) 985-2391, Independence, mcanaday@westerndairyland.org, serving Buffalo, Eau Claire, Jackson and Trempealeau Counties.

Women's Employment Project, (920) 743-7273, Sturgeon Bay, cgilbert@charterinternet.net, serving Door and Kewaunee Counties.